

Demographic	PRIVATE HEALTH INSURANCE			PUBLICLY SPONSORED PROGRAMS						
	Small businesses (2-50 employees)	Individuals recently covered by an employer health plan	Individuals & families	Individuals with expensive medical conditions	Low income families and medically needy	Low income children	Trade Dislocated Workers (TAA recipients)	Women	Veterans	Native American Indian
Plan	<p><b>Group Plans</b></p> <p>Utah Association of Health Underwriters</p> <p>www.uahu.org</p> <p>UPP Utah’s Premium Partnership for Health Insurance 888-222-2542 http://health.utah.gov/upp</p>	<p><b>COBRA and MiniCOBRA</b></p> <p>then convert to</p> <p><b>HIPAA</b></p> <p>Health Insurance Portability and Accountability Act 866-4-USA-DOL www.dol.gov</p> <p>or</p> <p><b>State Conversion Policies</b></p>	<p><b>Individual Plans</b></p> <p>Utah Association of Health Underwriters</p> <p>www.uahu.org</p>	<p><b>HIPUtah</b> (Utah Comprehensive Health Insurance Pool)</p> <p>800-538-5038 801-442-5038</p> <p>www.selecthealth.org</p>	<p><b>Medicaid</b></p> <p>800-662-9651 801-538-6155</p> <p>http://health.utah.gov/medicaid</p>	<p><b>Utah CHIP</b> (Children’s Health Insurance Program)</p> <p>866-772-1261 801-538-6101 877-KIDS- NOW</p> <p>www.utahchip.org</p>	<p><b>Health Coverage Tax Credit</b></p> <p>866-628-HCTC</p> <p>www.irs.gov (key word HCTC)</p>	<p><b>Utah Cancer Control</b></p> <p>800-717.1811 801-538-6712</p> <p>www.utahcancer.org</p>	<p><b>VA Medical Benefits Package</b></p> <p>877-222-8387</p> <p>www.va.gov</p>	<p><b>Navajo Area Indian Health Services</b></p> <p>928-672-3049</p> <p>www.ihs.gov</p>
Coverage	<p>Assorted deductibles</p> <p>There is a 6-month look-back/12-month exclusionary period for pre-existing conditions on enrollees that do not have prior creditable coverage</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>COBRA/MiniCOBRA coverage available for 18-36+ months depending on qualifying events; benefits are same as group program</p> <p>HIPAA individual-plan conversion benefits are based on the program selected, no expiration</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Up to \$5M, assorted deductibles depending on age and residence zone</p> <p><i>Limits on Pre-Existing Health Conditions May Apply</i></p>	<p>Coverage of doctor visits, prescription drugs, outpatient and in-hospital care, maternity, ambulance, labs and x-rays, skilled nursing care, hospice, home health visits, transplants, rehabilitation, durable medical equipment, mental health and substance abuse, physical, speech and occupational therapy, and preventive care, among other services</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Inpatient hospital, outpatient hospital services, prenatal care, vaccines for children, physician, nursing facility services for persons aged 21 or older, family planning, rural health clinic services, home health care for persons eligible for skilled nursing services, laboratory and x-ray services, pediatric and family nurse practitioner services, nurse-midwife services and more</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Well-child exams, immunizations, health care provider visits, prescriptions, hearing and eye exams, mental health services, dental services for prevention and treatment of tooth decay</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Will cover COBRA if employer contributes less than 50% (or spouses’ employer)</p> <p>Will cover individual insurance in which you were enrolled for last 30 days before TAA benefits</p> <p>Can also use funds to purchase coverage through the State of Utah’s Department of Workforce Services</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Pap test, pelvic examination, clinical breast examination, referral for a free mammogram, education on breast self examination</p>	<p>Comprehensive preventive and primary care, outpatient and inpatient services</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Inscription House Health Center provides pediatrics, internal medicine and family medicine ambulatory care, services provided include laboratory, pharmacy, dental, public health nursing, mental health, health education, x-ray, and optometry care. As is true for other Navajo Area Indian Health facilities, leading reasons for outpatient visits include respiratory illness, preventive health activities, diabetes, well child exams and prenatal care</p> <p><i>Pre-Existing Health Conditions Covered</i></p>
Eligibility	<p><b>GUARANTEED COVERAGE</b></p> <p>Company size 2-50</p> <p>Two employees must be present for half of the preceding calendar quarter and work 20 hrs/week for coverage; owner can count as an employee</p> <p>Proprietor-name on license must draw wages</p> <p>If uninsured for previous 1-6 months, a waiting period for coverage of pre-existing conditions- not counting birth or adoption- may apply, (1-6 months respectively)</p> <p><b>For UPP:</b> employees and dependents qualify depending on family size, income and if employer’s health insurance plan meets basic guidelines</p>	<p><b>GUARANTEED COVERAGE</b></p> <p>All coverage terminated within last 60 days (COBRA), or 63 days (HIPAA) for reasons other than gross misconduct or fraud</p> <p>COBRA is for groups with 20+ employees, Mini: 2-19</p> <p>For HIPAA: recently covered by group program or a COBRA plan for 12 continuous months (COBRA option must have been selected if available and exhausted) Partial coverage may be available</p> <p>State Continuation Coverage lasts up to 6 mos. Must have had group plan for 3 mos. and request coverage within 10 days of termination</p>	<p>Eligibility is subject to medical underwriting</p>	<p><b>GUARANTEED COVERAGE</b></p> <p>Previous coverage terminated for reasons other than non-payment of premium or fraud or rejected for coverage within previous 6 months</p> <p>Cannot be eligible for COBRA, or government programs</p>	<p><b>GUARANTEED COVERAGE</b></p> <p>Parents: 150% FPL</p> <p>Children Age 0-5 and pregnant women: 133% FPL</p> <p>Children Age 6-19: 100% FPL (also aged, blind and disabled)</p> <p>SSI Recipients: 74% FPL</p> <p>Medically Needy Individual: 53% FPL</p> <p>Medically Needy Couple: 48% FPL</p> <p>Some services are based on age of member</p>	<p><b>GUARANTEED COVERAGE</b></p> <p>Must not be eligible for Medicaid</p> <p>State resident and/or qualified immigrant</p> <p>18 and younger</p> <p>Household income of 200% FPL</p> <p>Did not voluntarily lose coverage within prior three months</p>	<p><b>GUARANTEED COVERAGE</b></p> <p>Must be receiving TAA (Trade Adjustment Assistance)</p> <p>Must not have access to employer plan that pays 50% of coverage cost.</p> <p>Not enrolled in certain state plans</p>	<p><b>GUARANTEED COVERAGE</b></p> <p>Women 50 - 64 years of age</p> <p>Do not belong to an HMO (Health Maintenance Organization)</p> <p>Do not have Medicaid or Medicare</p> <p>Uninsured or unable to afford insurance premium</p>	<p><b>GUARANTEED COVERAGE</b></p> <p>“Veteran status” = active duty in the U.S. military, naval, or air service and a discharge or release from active military service under other than dishonorable conditions</p> <p>Certain veterans must have completed 24 continuous months of service</p>	<p><b>GUARANTEED COVERAGE</b></p> <p>Navajo indian, possibly others</p>
Monthly Cost	<p>Costs depend on employer contribution and ± 30% of the insurance company’s index rate</p> <p><b>For UPP:</b> up to \$150 per adult and up to \$100 per child in the family, every month</p>	<p>Costs range from 102-150% of group health rates</p>	<p>Costs depend on age and county/zone</p> <p>If you are self-employed and buy your own insurance you are eligible to deduct 100% of the cost of the premium from your federal income tax</p>	<p>Premiums vary based on the plan, can be 150% of average rate</p> <p>Three available deductible options of \$500 medical/\$150 pharmacy, \$1000 medical/\$250 pharmacy and \$2500 medical/\$500 pharmacy</p>	<p><b>\$0</b> or small share of cost; no copays</p>	<p><b>\$0-25</b> per quarter depending on income</p>	<p><b>65%</b> of the insurance premium</p>	<p><b>\$0</b></p>	<p><b>\$0</b> and share of cost and co-pays depending on income level</p>	<p><b>\$0</b> or minimal share of cost</p>

“Guaranteed Coverage” means you cannot be turned down due to your health conditions.

“FPL” means Federal Poverty Level. See explanation on reverse side of this Matrix.

Other programs & resources

**Medicare**  
(age 65 and up)  
800-952-5253  
1-800-MEDICARE  
www.medicare.gov

**Medicare Prescription Drug Program**  
800-633-4227

**RxConnect**  
866-221-0265

**Utah Health Insurance Information Service**  
800-541-7735

**NOTE:** Government programs look at each family’s circumstance to determine eligibility.

Income and assets tests may be required to determine eligibility for publicly sponsored programs.

Programs and plan availability, eligibility requirements, costs, and coverages are subject to change.

# Using this Health Care Options Matrix

Each state has a variety of health care coverage options. This Matrix is designed to help residents determine which option is best for them.

**STEP 1** For applicants potentially eligible for public programs, check the chart below to determine his/her FPL percentage.

**STEP 2** See reverse side of this Matrix brochure to determine options for which the applicant might qualify.

**STEP 3** Make a list of the programs and insurance coverage options that may apply to the applicant and then use the contact information provided to access coverage or services.

Your Federal Poverty Level (FPL) (based on monthly family income)										
Family Size (Household)	25%	50%	75%	81%	100%	133%	175%	200%	250%	300%
1	\$213	\$426	\$638	\$689	\$851	\$1,132	\$1,489	\$1,702	\$2,128	\$2,553
2	285	571	856	924	1,141	1,518	1,997	2,282	2,853	3,423
3	358	716	1,073	1,159	1,431	1,903	2,504	2,862	3,578	4,293
4	430	861	1,291	1,394	1,721	2,289	3,012	3,442	4,303	5,163
5	503	1,006	1,508	1,629	2,011	2,675	3,519	4,022	5,028	6,033
6	575	1,151	1,726	1,864	2,301	3,060	4,027	4,602	5,753	6,903
7	648	1,296	1,943	2,099	2,591	3,446	4,534	5,182	6,478	7,773
8	720	1,440	2,161	2,333	2,881	3,832	5,041	5,762	7,202	8,643
<div><div>• A pregnant woman counts as two for the purpose of this chart.</div><div>• Add \$290/month for each additional family member after eight.</div><div>• Contact individual programs for deduction allowances on child/dependent care; working parent’s work expenses; alimony/child support <i>received</i> or court ordered amount <i>paid</i>.</div></div> <div>Source: Federal Register Vol. 72, No. 15, January 24, 2007, pp. 3147-3148. Monthly and yearly percentage data calculated by FHCE and rounded to the nearest dollar and cent, respectively.</div>										

Note: There is no universal administrative definition of income that is valid for all programs that use the poverty guidelines. The office or organization that administers a particular program or activity is responsible for making decisions about the definition of income used by that program (to the extent that the definition is not already contained in legislation or regulation). To find out the specific definition of income used by a particular program or activity, you must consult the office or organization that administers that program.

The Health Care Options Matrix is a registered trademark of Philip Lebherz and was originally developed by Philip Lebherz and the Foundation for Health Coverage Education, [www.coverageforall.org](http://www.coverageforall.org).

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# Other sources of information

## Financial aid and free or low-cost benefits

**Government Benefits Finder**  
800-FED-INFO  
[www.benefits.gov](http://www.benefits.gov)

(Search tool for grants, loans and other benefits)

**Catalog of Federal Domestic Assistance**  
[www.cfda.gov](http://www.cfda.gov)

(Search tool for grants, loans and other benefits)

## Finding local health care options

**Bureau of Primary Health Care**  
888-ASK-HRSA  
[www.ask.hrsa.gov/pc](http://www.ask.hrsa.gov/pc)

(Search tool by zip code)

**Department of Health and Human Services**  
[www.hhs.gov](http://www.hhs.gov)

(Various health care search tools)

**Self Help Clearing House**  
[www.mentalhelp.net/selfhelp](http://www.mentalhelp.net/selfhelp)

(Search tool for people sharing information on hundreds of diseases, health conditions and other health care related situations)

**Utah Department of Health**  
801-539-6101  
888-222-2542  
801-538-9936  
[www.health.utah.gov](http://www.health.utah.gov)

(State program information)

## Laws and regulations

**Utah Insurance Department**  
801-538-3800  
801-538-3829  
TTD: 801-538-3826  
[www.insurance.utah.gov](http://www.insurance.utah.gov)

(General information on all types of insurance)

**Employee Benefits Security Administration**  
[www.dol.gov/ebsa](http://www.dol.gov/ebsa)

(Official information and rules from the U.S. Department of Labor)

## Help with this Matrix or finding a broker or agent

**Utah Association of Health Underwriters**  
[www.uahu.org](http://www.uahu.org)

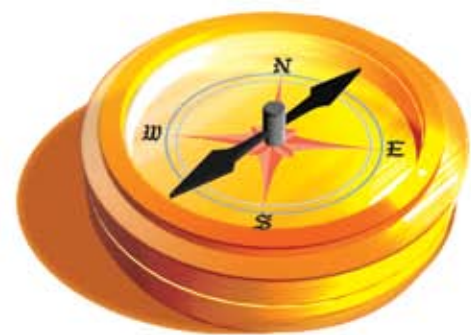
(State organization of insurance brokers)

UTAH

# Health Care Options Matrix™



This Matrix offers information about free and low-cost health care coverage for individuals, families, and small businesses.



Helping people navigate their health care options

The Foundation for Health Coverage Education has created the Matrix public education program to ensure that every American has complete information about access and affordability to quality health care coverage. Every effort has been made to include the most up-to-date information available at the time of printing. Program and plan availability, eligibility requirements, costs, and coverages are subject to change. You are encouraged to call or visit the websites listed for each program to ensure that you have the most accurate information available.